



October 15, 2004

MEMORANDUM

TO: All Members of the State Retired/Disabled Group Dental Insurance Plan

FR: Rose Baughman, Benefits

RE: DELTA DENTAL RATES EFFECTIVE JANUARY 1, 2005, OPEN DENTAL ENROLLMENT OPPORTUNITY, AND EXPANDED DENTAL BENEFITS

WHAT'S NEW FOR 2005

Enrollment and Change Period – The Enrollment and Change Period will run from **October 15, 2004 through November 15, 2004**. Changes made during this time period will be effective **January 1, 2005**.

Expanded Dental Benefits for Retired/Disabled Members – Effective January 1, 2005, the Delta Dental plan benefits will be expanded to include:

- coverage at 50% for dentures and bridges;
- coverage at 50% for surgical periodontal services;
- dependent orthodontia will be increased to \$1,500 per dependent per lifetime and;
- the annual maximum payable for covered dental services will raise to \$1,500 per member per year from \$750.

Open Dental Enrollment Opportunity for Retired/Disabled Members – Currently enrolled Delta Dental Retired/Disabled members will have an OPEN dental enrollment opportunity during this year's Enrollment and Change Period. During this time period, current members may add eligible family members to their existing dental plan. The effective date of coverage for the newly added members will be January 1, 2005.

If you wish to make a change, you must obtain a Delta Dental Application Form from your former department's Personnel Assistant or directly from Delta Dental. Please identify yourself as a former State of Iowa employee enrolled in the Retired/Disabled dental group. The application form must be signed and returned to the Department of Administrative Services – Human Resources Enterprise (DAS-HRE) by **November 15, 2004**. **Please write Retired/Disabled Open Dental on the top of your application form.**

If you do not wish to make any changes, no action is required. This memorandum will be your notification of the new Delta Dental premium rates and benefit design for Retired/Disabled members as of January 1, 2005. The new rates are:

Single	\$24.55
Family	\$65.78

For more information visit:

The DAS-HRE website at www.das.hre.iowa.gov/benefits.html or

Delta Dental's website at www.deltadentalia.com or

You can call Delta Dental at 1-800-544-0718